

**Fill in this information to identify the case:**

Debtor 1 Jacqueline N. Reed

Debtor 2 Patrick J. Reed  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of PA

Case number 19-23693 JCM

**Form 4100R**

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of Creditor: MIDFIRST BANK

Court claim no. (if known): 10

Last 4 digits of any number you use to identify the debtor's account: 9914

Property address:

6475 2nd Ave  
South Park, PA 15129

**Part 2: Prepetition Default Payments**

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 10 / 01 / 2024 as of the hand off from the Chapter 13 trustee. The loan remains due for 10/1/2024 – 11/1/2024 for a total of \$1,592.30

☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_

c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

Debtor(s) Jacqueline N. Reed and Patrick J. Reed  
First Name Middle Name Last Name

Case Number (if known): 19-23693 JCM

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/ Brent J. Lemon

Date 11/25/2024

Brent Lemon  
25 Nov 2024, 12:43:06, EST

KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 16106  
215-627-1322  
[bkrgroup@kmlawgroup.com](mailto:bkrgroup@kmlawgroup.com)  
Attorney for Creditor

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Patrick J. Reed  
Jacqueline N. Reed**

**Debtor(s)**

**BK NO. 19-23693 JCM**

**Chapter 13**

**MIDFIRST BANK**

**Movant**

**Related to Claim No. 10**

**vs.**

**Patrick J. Reed  
Jacqueline N. Reed**

**Debtor(s)**

**Ronda J. Winnecour,**

**Trustee**

**CERTIFICATE OF SERVICE  
RESPONSE TO NOTICE OF FINAL CURE MORTGAGE PAYMENT**

I, Brent J. Lemon of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on November 27, 2024, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below:

Debtor(s)

Patrick J. Reed  
6475 2nd Ave  
South Park, PA 15129

Jacqueline N. Reed  
6475 2nd Ave  
South Park, PA 15129

Attorney for Debtor(s) (via ECF)

Lawrence W. Willis, Esquire  
Willis & Associates  
201 Penn Center Blvd Suite 310  
Pittsburgh, PA 15235

Trustee (via ECF)

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219

Method of Service: electronic means or first-class mail.

Dated: November 27, 2024

**/s/ Brent J. Lemon**

Brent J. Lemon  
Attorney I.D. 86478  
KML Law Group, P.C.  
BNY Mellon Independence Center  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
(412) 475-8764  
blemon@kmlawgroup.com